

**What is Claimed is:**

1. An index divider system, comprising:  
a set of dividers having staggered tabs;  
a sheet having a plurality of sheet indicia printed thereon, each aligned with a respective one of the tabs when the sheet is assembled with the set of dividers; and  
a sheet protector pocket having a front sheet and a back sheet, the front sheet allowing the sheet indicia to be viewed therethrough with the sheet disposed in the pocket in a viewing position, and the front sheet having printed indicia thereon associated with and generally in alignment with the sheet indicia with the sheet in the viewing position.
2. The system of claim 1 wherein the front sheet is transparent.
3. The system of claim 1 wherein the dividers and the pocket have binder holes which are aligned with one another when the dividers and the pocket are in a binding system.
4. The system of claim 1 wherein the binding system is a three-ring binder notebook.
5. The system of claim 1 wherein the front sheet has a window through which the sheet indicia is viewable with the sheet disposed in the pocket.
6. The system of claim 5 wherein the front sheet comprises an opaque or translucent sheet with the window disposed therein.
7. The system of claim 5 wherein the window comprises a through-opening.
8. The system of claim 5 wherein the window includes a plastic film pane.
9. The system of claim 1 wherein the sheet indicia is user-designed and printed.
10. The system of claim 1 wherein the pocket has an open top in through which the sheet is inserted into the viewing position, and closed side and bottom edges.

11. The system of claim 1 wherein the pocket has an open top and at least one open side.
12. The system of claim 1 wherein the front and back sheets are formed from two separate webs that are welded together.
13. The system of claim 1 wherein the front and back sheets are formed from a single web that is folded onto itself.
14. The system of claim 1 wherein the front and back sheets comprise plastic film.
15. The system of claim 1 wherein the front and back sheets comprise paper.
16. The system of claim 1 wherein the sheet indicia comprise alpha descriptors and the printed indicia comprise numerical descriptors.
17. The system of claim 1 wherein the sheet indicia and the printed indicia both comprise alpha descriptors.
18. The system of claim 1 wherein the sheet indicia comprise user printed indicia.
19. The system of claim 1 wherein the sheet indicia are applied using a printer, a copier, a typewriter or by hand.
20. The system of claim 1 wherein the sheet indicia comprise manufacturer pre-printed indicia.
21. The system of claim 1 wherein the dividers, the sheet and the pocket each have binder holes.

22. The system of claim 21 wherein a storage area defined by the pocket has slightly larger width and length dimensions than those of the sheet to maintain the sheet therein and the holes of the sheet and the pocket aligned.

23. The system of claim 21 wherein the binder holes pass through both the front and back sheets.

24. The system of claim 21 wherein the pocket includes a binder strip sealed to the front and back sheets and through which the binder holes pass.

25. The system of claim 1 wherein the sheet comprises a paper sheet.

26. The system of claim 1 wherein the pocket is laminated closed with the sheet disposed in the pocket.

27. The system of claim 26 wherein the pocket includes a binder strip with binder holes sealed to and extending out from the front and back sheets.

28. The system of claim 1 wherein the dividers comprise opaque paper dividers.

29. The system of claim 1 further comprising sheet inserts between the dividers of the set.

30. The system of claim 1 wherein the pocket includes a binder strip having binder holes and extending out from the front and back sheets.

31. An index divider system, comprising:  
a package;  
a set of dividers having staggered tabs, the dividers being disposed in the package and removable therefrom;  
a sheet protector pocket disposed in the package and removable therefrom;

the pocket having a front sheet and a back sheet;

the pocket having an opening adapted to receive therein between the front and back sheets, with the pocket removed from the package, and into a viewing position a sheet having a plurality of sheet indicia printed thereon, each indicia aligned with a respective one of the tabs when the sheet is assembled with the set of index dividers, with the dividers removed from the package;

the front sheet allowing the sheet indicia to be viewed therethrough with the sheet in the viewing position; and

the front sheet having printed indicia thereon associated with and generally in alignment with the sheet indicia with the sheet in the viewing position.

32. The system of claim 31 wherein the pocket and the dividers have binder holes.

33. The system of claim 31 wherein the package comprises a plastic package.

34. The system of claim 31 further comprising an instruction sheet disposed in the package and removable therefrom by a user.

35. The system of claim 31 wherein the sheet is disposed in the package and removable therefrom for application of the sheet indicia thereon and insertion in the pocket.

36. An index divider system, comprising:

a set of dividers having staggered tabs;

a sheet protector pocket having a front sheet and a back sheet;

the pocket having an opening adapted to receive therein between the front and back sheets, and into a viewing position, a sheet having a plurality of sheet indicia printed thereon, each indicia aligned with a respective one of the tabs when the sheet is assembled with the set of index dividers;

an at least partially transparent sheet disposed in the package and removable therefrom and positionable in the pocket so as to be in front of the sheet and in a viewing position;

the front sheet allowing the sheet indicia to be viewed therethrough with the sheet in the viewing position and through the transparent sheet disposed in front of the front sheet in the pocket; and

with the transparent sheet in the viewing position, the front sheet allowing indicia on the transparent sheet to be viewed therethrough.

37. The system of claim 36 wherein the indicia on the transparent sheet is preprinted on the transparent sheet.

38. The system of claim 36 wherein the indicia on the transparent sheet is custom designed and printed thereon by a consumer.

39. The system of claim 36 wherein the front sheet comprises a transparent sheet.

40. The system of claim 36 wherein the front sheet includes a window through which the sheet indicia and the transparent sheet indicia are viewed with the sheet and the transparent sheet in their respective viewing positions.

41. The system of claim 36 further comprising retail packaging in which the dividers, pocket and transparent sheet are disposed and removable therefrom for assembly.

42. An index divider system, comprising:  
a set of dividers having staggered tabs;  
a first sheet having a plurality of first sheet indicia thereon;  
a second sheet having a plurality of second sheet indicia thereon  
the first sheet being adhered to a back of the second sheet to form a sheet assembly with the first sheet indicia being visible through the second sheet; and  
with the sheet assembly assembled, the first and second sheet indicia are aligned with respective ones of the tabs.

43. The system of claim 42 wherein the first and second sheets are adhered together with adhesive.

44. The system of claim 42 wherein the first and second sheets are adhered together with thermally activated adhesive.

45. The system of claim 42 wherein the first sheet indicia comprises user-printed indicia.

46. The system of claim 42 wherein the second sheet indicia comprises manufacturer pre-printed indicia.

47. The system of claim 42 wherein the sheet assembly includes binder holes and the dividers include binder holes.

48. An index divider system, comprising:  
a set of dividers having staggered tabs;  
a first sheet having a plurality of first sheet indicia thereon;  
a second sheet having a plurality of second sheet indicia thereon  
the first sheet being bound with the second sheet to form a sheet assembly with the first sheet indicia being visible through the second sheet; and  
with the sheet assembly stacked on and bound with the dividers the first and second sheet indicia being aligned with respective ones of the tabs.

49. The system of claim 48 wherein the first sheet is bound with the second sheet using a binding system selected from the group of tape binding, thermal binding, comb binding, velo binding and staple binding.

50. A sheet holding and viewing apparatus, comprising:  
a sheet protector pocket having a front sheet, a back sheet, an opening and a plurality of binder holes;

the pocket being adapted to receive therein and into a viewing position through the opening a sheet having a plurality of sheet indicia thereon;

the front sheet allowing the sheet indicia to be viewed therethrough with the sheet disposed in the pocket; and

the front sheet having indicia thereon associated with and generally in alignment with the sheet indicia with the sheet in the viewing position.

51. The apparatus of claim 50 wherein the front sheet indicia are printed thereon.
52. The apparatus of claim 50 further comprising an index tab extending out from an edge of the pocket.
53. The apparatus of claim 51 wherein the index tab has tab indicia printed thereon.
54. The apparatus of claim 52 further comprising a label with tab indicia thereon adhered to the index tab.
55. The apparatus of claim 51 further comprising a tab insert with tab indicia thereon inserted into the tab.
56. The apparatus of claim 50 wherein the back sheet has printed indicia thereon associated with and generally in alignment with sheet indicia on a back side of the sheet and viewable therewith.
57. The apparatus of claim 50 wherein the sheet defines a front sheet, wherein the pocket is adapted to receive therein and into a viewing position through the opening a second sheet having a plurality of sheet indicia thereon, and wherein the back sheet allows the sheet indicia of the second sheet to be viewed therethrough with the second sheet in the viewing position, and the back sheet has printed indicia thereon associated with and generally in alignment with the sheet indicia of the second sheet with the second sheet in the viewing position.

58. The apparatus of claim 50 wherein the front sheet and the back sheet are sealed together along at least one edge and folded along another edge.

59. The apparatus of claim 50 wherein the front sheet and the back sheet are sealed together along at least one edge.

60. The apparatus of claim 50 wherein the front sheet and the back sheet are folded together along at least one edge.

61. The apparatus of claim 50 wherein the front sheet is a transparent sheet.

62. The apparatus of claim 50 wherein the front sheet is an opaque or translucent sheet having a window through which the sheet indicia can be viewed.

63. The apparatus of claim 62 wherein a transparent plastic film is attached to the front sheet and covers the window.

64. The apparatus of claim 63 wherein the film is glued to an inside surface of the front sheet.

65. The apparatus of claim 63 wherein the sheet indicia are in substantial vertical alignment on the front sheet.

66. An index divider system, comprising:  
a first sheet having a plurality of first sheet indicia printed thereon;  
a second sheet having a plurality of second sheet indicia printed thereon;  
a sheet protector assembly having a front sheet, a back sheet, a top opening and a compartment defined between the sheets and communicating with the top opening; and



with the first and second sheets in the compartment and with the second sheet in front of the first sheet, the second sheet allowing the first sheet indicia to be viewed therethrough and the front sheet allowing the first and second sheet indicia to be viewed therethrough.

67. The system of claim 66 wherein with the sheets disposed in the compartment, respective ones of the first and second sheet indicia are generally in alignment with one another.

68. The system of claim 66 wherein the front sheet comprises a transparent sheet.

69. The system of claim 66 wherein the front sheet comprises an opaque or translucent sheet having a window through which the first and second sheet indicia are viewable.

70. The system of claim 66 wherein the assembly has binder holes.

71. The system of claim 70 wherein the first and second sheets have binder holes which are aligned with the binder holes of the assembly when the sheets are in the compartment.

72. The system of claim 66 wherein the second sheet is a transparent sheet.

73. The system of claim 66 wherein the first sheet is a paper sheet.

74. The system of claim 66 further comprising a set of dividers having staggered tabs, the set being positionable with the assembly such that with the first and second sheets in the compartment, the first and second indicia are aligned with respective ones of the staggered tabs.

75. The system of claim 74 wherein the dividers have divider binder holes and the assembly has binder holes alignable with the divider binder holes.

76. The system of claim 66 wherein the sheet protector has an index tab extending out therefrom and aligned with at least one indicia of the first sheet indicia and at least one indicium of the second sheet indicia.

77. The system of claim 76 further comprising a tab insert with tab indicia in the index tab.

78. The system of claim 76 further comprising a tab label with tab indicia adhered to the index tab.

79. A sheet holding and viewing apparatus, comprising:  
a sheet protector pocket having a front sheet, a back sheet secured to the front sheet and defining a compartment with the front sheet, an opening communicating with the compartment, and a plurality of binder holes;  
the front sheet comprising a transparent sheet; and  
the front sheet including preprinted indicia positioned to at least in part define a framing around at least one of indicia or image on a sheet, which is inserted in through the opening and positioned in the compartment.

80. The apparatus of claim 79 further comprising a frame holder for holding the sheet in position in the compartment.

81. The apparatus of claim 80 wherein the frame holder comprises a frame holder sheet having tabs which hold the sheet, and the frame holder sheet is insertable with the held sheet into the compartment.

82. The apparatus of claim 79 wherein the front sheet is sealed to the back sheet.

83. The apparatus of claim 79 wherein the opening defines a first opening, the compartment defines a first compartment, the sheet defines a first sheet, and the sheet protector pocket further includes a second compartment and a second opening through which a second sheet having at least one of indicia or image can be inserted into the second compartment for viewing through the front sheet.

84. The apparatus of claim 83 wherein the front sheet includes preprinted indicia positioned to at least in part define a framing or decorative element around the at least one of indicia or image on the second sheet in the second compartment.

85. The apparatus of claim 79 wherein the at least one of indicia or image comprises a photograph.

86. A sheet holding and viewing apparatus, comprising:

a sheet protector pocket having a front sheet, a back sheet connected to the front sheet and defining a compartment with the front sheet, and an opening communicating with the compartment;

the front sheet comprising an at least substantially transparent sheet; and

the front sheet including preprinted indicia positioned to complement at least one of indicia or image on a sheet, which is inserted in through the opening and positioned in the compartment for viewing through the front sheet.

87. The apparatus of claim 86 wherein the sheet pocket protector includes a plurality of binder holes.

88. The apparatus of claim 86 wherein the sheet pocket protector includes an index tab extending out from an edge thereof.

89. The apparatus of claim 86 wherein the at least one of indicia or image comprises a photograph.

90. The apparatus of claim 86 wherein the preprinted indicia is decorative.

91. The apparatus of claim 86 wherein the preprinted indicia identifies or labels at least in part the at least one of indicia or image on the sheet.

92. The apparatus of claim 86 wherein the at least one of indicia or image comprises printed matter.

93. An organization system, comprising:

a first sheet holding and viewing apparatus including: a first sheet protector pocket having a first front sheet, a first back sheet, an outwardly extending first tab and a first opening, the first pocket being adapted to receive therein and into a viewing position through the opening a first sheet having a plurality of sheet indicia thereon, the first front sheet allowing the sheet indicia to be viewed therethrough with the first sheet disposed in the first pocket, and the first front sheet having front sheet indicia thereon associated with and generally in alignment with the sheet indicia with the first sheet in the viewing position, and with the first sheet in the viewing position at least one of the sheet indicia and one of the first front sheet indicia being aligned with the first tab;

a second sheet holding and viewing apparatus including: a second sheet protector pocket having a second front sheet, a second back sheet, an outwardly extending second tab and a second opening, the second pocket being adapted to receive therein and into a viewing position through the second opening a second sheet having a plurality of sheet indicia thereon, the second front sheet allowing the sheet indicia to be viewed therethrough with the second sheet disposed in the second pocket, and the second front sheet having front sheet indicia thereon associated with and generally in alignment with the sheet indicia with the second sheet in the viewing position, with the second sheet in the viewing position at least one of the sheet indicia and one of the second front sheet indicia being aligned with the second tab, the second tab being staggered with respect to the first tab;

a tabless third sheet holding and viewing apparatus disposed between the first and second apparatuses; and

a binding system binding the first, second and third sheet holding and viewing apparatuses together.

94. The system of claim 93 wherein the binding system includes a three ring binder notebook.

95. The system of claim 93 wherein the first, second and third sheet holding and viewing apparatuses each have binder holes.

96. The system of claim 93 wherein the third sheet holding and viewing apparatus has a third pocket for receiving therein into a viewing position a third sheet.

97. A method of organizing tab dividers, comprising:

providing a set of tab dividers having staggered tabs;

providing a sheet protector having first indicia thereon, each associated with a different one of the tab dividers and positioned to be aligned with a respective one of the tabs when the protector is aligned with the tab dividers, the sheet protector having a compartment and a front sheet;

providing a sheet having second indicia each associated with a different one of the tab dividers; and

inserting the sheet into the compartment into a viewing position such that the second indicia is viewable through the front sheet and the second indicia are each aligned with a respective one of the tabs.

98. The method of claim 97 wherein the providing a sheet includes a user designing the second indicia using software and printing the second indicia using a printer or copier.

99. The method of claim 98 wherein the second indicia is applied using a printer, a copier, a typewriter, an applied label or handwriting.

100. The method of claim 98 wherein the second indicia are associated with respective ones of the first indicia and in substantial alignment therewith when the sheet is in the viewing position.

101. The method of claim 97 wherein the tab dividers and the sheet protector include binder holes, and further comprising inserting the tab dividers and the sheet protector into a ring binder.

102. The method of claim 97 wherein the sheet protector and the sheet includes binder holes which are aligned when the sheet is in the viewing position.

103. The method of claim 102 further comprising before the inserting, punching the binder holes in the sheet.

104. The method of claim 97 further comprising before the inserting, removing the sheet protector and the dividers from retail packaging.

105. The method of claim 97 wherein the sheet defines a first sheet, and further comprising providing a second sheet having third indicia, which is different from the second indicia, each of the third indicia associated with a different one of the tab dividers, and after the inserting, inserting the second sheet into the compartment into a viewing position such that the third indicia is viewable through the front sheet and the third indicia are each alignable with a respective one of the tabs with the sheet protector in position relative to the set of tab dividers.

106. The method of claim 105 further comprising after the inserting, removing the first sheet from the compartment and inserting a substitute sheet having different indicia thereon.

107. The method of claim 97 further comprising providing insert sheets, and binding the tab dividers, insert sheets and sheet protector together.

108. The method of claim 107 wherein the binding includes ring notebook binding, thermal binding, or comb binding.

109. A method of organizing tab dividers, comprising:  
providing a set of tab dividers having staggered tabs;  
providing a sheet protector, the sheet protector having a compartment and a front sheet;  
providing a first sheet having first sheet indicia, each associated with a respective one of the tab dividers;

providing a second sheet having second sheet indicia, each associated with a respective one of the tab dividers; and

inserting the first and second sheets into the compartment into a viewing position with the second sheet in front of the first sheet such that the second indicia are viewable through the first sheet and the front sheet and the second indicia are viewable through the front sheet.

110. The method of claim 109 further comprising inserting the tab dividers and the sheet protector in a ring binder.

111. The method of claim 109 wherein the front sheet comprises a transparent sheet.

112. The method of claim 109 wherein the front sheet has at least one viewing window for the first and second indicia.

113. The method of claim 109 wherein the second sheet comprises a transparent sheet.

114. The method of claim 109 wherein the first sheet providing includes designing the first sheet indicia on a computer and passing a sheet through a printer or copier so that the first sheet indicia is printed thereon.

115. The method of claim 114 wherein the second sheet providing includes designing the second sheet indicia on a computer and passing a sheet through a printer or copier so that the second sheet indicia is printed thereon.

116. A method of organizing tab dividers, comprising:

providing a first sheet having first sheet indicia;

providing a second sheet having second sheet indicia; and

adhering the second sheet to a top surface of the first sheet such that the first sheet indicia can be viewed through the second sheet and the first sheet indicia are aligned with respective ones of the second sheet indicia and both are aligned with staggered tabs of set of tab dividers.

117. The method of claim 116 wherein the first sheet indicia are custom design and printed by a user.

118. The method of claim 116 wherein the second sheet indicia are pre-printed by a manufacturer.

119. The method of claim 116 wherein the second and first sheets are adhered together with adhesive.

120. The method of claim 116 wherein the second sheet is adhered to the first sheet with at least one adhesive strip on a rear side of the second sheet.